The Journal of
COMMERCIAL
BANK
LENDING

Subject Index

September 1984 - August 1985

This is a cumulative subject index of the articles published in *The Journal of Commercial Bank Lending* in the past 12 months.

Reprints or copies of the articles listed in this or any of the previous indexes are available from the National Office; 1–50 copies of same reprint: $3.00 each plus postage. Over 50 copies (of same reprint) may be special ordered. Ask RMA for a price quote.

Reprints or copies of articles may be ordered by writing Reprints, P.O. Box 8500, S-1140, Philadelphia, PA 19178.

Inquiries should be directed to RMA, 1616 Philadelphia National Bank Building, Philadelphia, PA 19107, (215) 665-2850.

SUBJECT INDEX

ACCOUNTING AND ACCOUNTANT-BANKER RELATIONS

RMA's Position on Accounting Principles and Auditing Procedures
RMA Accounting Policy Committee ..... Aug. '85
The AICPA's Peer Review Program: Implications for Bankers
Walter Kunitake and Mark Dirsmith ..... July '85
To Waive or Not to Waive: Implications for Lenders in FASB No. 78
Thomas Engels ..... June '85
The Lender's Dilemma: Disappearing Parent-Only Statements
John Kostolansky and Gary Porter ..... June '85
The Application and Effects of In-Substance Defeasance
R. Brian Calvert ..... Jan. '85
Materiality: Are Bankers More Concerned than CPAs?
Philip M. J. Reckers, Dan C. Kneer, Wallace Reed, and Marianne M. Jennings ..... Sept. '84

AGRIBUSINESS, LENDING TO

A Directory of Software Packages—Part 3: International Banking, Loan Accounting and Tracking, and Agricultural-Related Packages (*Technology Update*) ..... June '85
An Agricultural Loan Rating System
Kathleen W. Alcott ..... Feb. '85
How to Deal with Problem Farm Loans
Freddie L. Barnard and J. H. Atkinson ..... Nov. '84

ASSET-BASED LENDING

Leveraged Buyouts: The Fraudulent Transfer Risk*
Richard E. Cherin and Margaret E. Zaleski ..... Mar. '85
A Specialist's View of Leveraged Buyout Lending
Richard D. Tunick ..... Oct. '84

* See Errata in July 1985 issue.

BANK COMPETITION

Regulation and Risk: The Hidden Costs of Limiting Competition
Charles S. Sanford, Jr. ..... Jan. '85
Assessing Your Attitude—The Crucial Step for Success in the Changing World of Commercial Lending
Patrick L. Flinn ..... Jan. '85

BANKERS AS FINANCIAL CONSULTANTS

Consultant Bankers: Keeping Your Client Profitable
Ian B. Sharlit ..... June '85
The Emerging Role of Commercial Bankers as Financial Consultants
Lane Kramer and Dennis McCuistion ..... June '85
Financing the Growing Company
Steven L. Cranfill ..... May '85
How Bankers Can Help Their Customers Decide Whether to Lease or Buy
Jeffrey Reed ..... Mar. '85

BANKING IN THE 1970s, 1980s, AND BEYOND

Assessing Your Attitude—The Crucial Step for Success in the Changing World of Commercial Lending
Patrick L. Flinn ..... Jan. '85

BANKRUPTCY PREDICTIONS

Assessing Financial Distress
Jerry A. Viscione ..... July '85
Inaccuracies in a Bankruptcy Classification Equation
Roderick P. Crandall ..... Apr. '85

BORROWING PATTERNS

Industry Leverage: Warning Signals Flash
Frank Renaud ..... Apr. '85

BROADCASTERS, LENDING TO

Lending to Broadcasters: A Market Approach
William L. Fleming ..... July '85

BUILDING RELATIONSHIPS WITH LOAN CUSTOMERS

The Role of Banks in the Future of the Electric Utility Industry (*Borrower's Viewpoint*)
Richard Braatz ..... Aug. '85
What to Expect from a Bank in a Financial Turnaround (*Borrower's Viewpoint*)
Gordon Whitney ..... June '85

BUSINESS TURNAROUNDS

What to Expect from a Bank in a Financial Turnaround (*Borrower's Viewpoint*)
Gordon Whitney ..... June '85
Successful Turnarounds of Independent Businesses
J. G. Crost ..... Sept. '84

CARBON GRAPHITE COMPOSITE INDUSTRY, LENDING TO THE

Lending to the Carbon Graphite Composite Industry
Kevin J. Lilly ..... Feb. '85

CARPET INDUSTRY, LENDING TO THE

Lending to the Carpet Industry
Jane F. McNabb ..... Apr. '85

CHURCHES, LENDING TO

Lending to Churches
Kevin Mark Means ..... Dec. '84

COMPUTER APPLICATIONS FOR BANKING

Using Microcomputers to Help Small Businesses (*Technology Update*)
David Duryee ..... Aug. '85
A Directory of Software Packages—Part 3: International Banking, Loan Accounting and Tracking, and Agricultural-Related Packages (*Technology Update*) ..... June '85
A Directory of Software Packages—Part 2: Loan Loss Control, Loan Pricing, and Profitability Analysis (*Technology Update*) ..... May '85
A Directory of Software Packages—Part 1: Financial Statement Analysis (*Technology Update*) ..... Apr. '85

Microcomputers: Their Use in Lending and Credit
William J. Von Hagel, Joseph E. Donahue III, and John H. Andren, Jr. ..... Mar. '85
The Push Button Spreading System
John H. Andren, Jr. ..... Feb. '85
A Framework for Expert Systems in Bank Loan Management
Dennis P. Zocco ..... Feb. '85

CREDIT DEPARTMENT, ROLE OF THE

Managing Credit Department Work Activities
Dev Strischek and Juan C. Alonso ..... Oct. '84

DISCLOSURE OF INFORMATION

Materiality: Are Bankers More Concerned than CPAs?
Philip M. J. Reckers, Dan C. Kneer, Wallace Reed, and Marianne M. Jennings ..... Sept. '84

EMPLOYEE STOCK OWNERSHIP PLANS

New Incentives for Employee Stock Ownership Plans
Ira J. Wagner and Corey Rosen ..... Nov. '84

ENERGY INDUSTRY, LENDING TO THE

Making Energy Loans: A Blueprint for Decision Making—Part 2
Jack L. Battle, Jr. and Peter S. Rose ..... May '85
Making Energy Loans: A Blueprint for Decision Making—Part 1
Jack L. Battle, Jr. and Peter S. Rose ..... Apr. '85
The Documentation and Structure of Oil and Gas Loans
Phil G. Busey and W. Gary Simpson ..... Jan. '85

EQUIPMENT LEASING

How Bankers Can Help Their Customers Decide Whether to Lease or Buy
Jeffrey Reed ..... Mar. '85
Equipment Leasing: Learning from Mistakes
Milton M. Harris ..... Oct. '84

FINANCE COMPANIES, LENDING TO

A New Tool for Analyzing Captive Finance Companies
Hans L. Kratz, Richard E. Edwards, and William N. Harper .... Sept. '84

Analysis of Finance Company Ratios in 1983
David P. Tomick and David H. Curtis ..... Sept. '84

FINANCIAL STATEMENT ANALYSIS

Assessing Financial Distress
Jerry A. Viscione ..... July '85
A Directory of Software Packages—Part 1: Financial Statement Analysis (*Technology Update*) ..... Apr. '85
Another Look at Sustainable Growth
Peter C. Eisemann ..... Oct. '84

HEALTH CLUBS, LENDING TO

Lending to Health Clubs
Patricia Kilburg and Dev Strischek ..... Aug. '85

HEDGING AND THE FINANCIAL FUTURES MARKET

The Futures Alternative to Fixed-Rate Financing
Jeffrey M. Walters ..... Feb. '85
Remaining Calm in Troubled Markets: Part 2—Hedging Interest Rate Exposure
James G. Hume ..... Jan. '85
Remaining Calm in Troubled Markets: The Growth of Risk Hedging Vehicles—Part 1
James G. Hume ..... Dec. '84

INTERNATIONAL LENDING

A Directory of Software Packages—Part 3: International Banking, Loan Accounting and Tracking, and Agricultural-Related Packages (*Technology Update*) ..... June '85
Ways to Achieve Risk-Free Trade Finance
Gail H. Wilson ..... Mar. '85
Remaining Calm in Troubled Markets: Part 2—Hedging Interest Rate Exposure
James G. Hume ..... Jan. '85
Remaining Calm in Troubled Markets: The Growth of Risk Hedging Vehicles—Part 1
James G. Hume ..... Dec. '84
A Foreign Credit Sampler
Pierre Ferrand ..... Oct. '84

A Banking Perspective on Coal-Related Export Trading Companies
Stephen D. Weaver ..... Sept. '84

LEGAL, LEGISLATIVE, AND REGULATORY DEVELOPMENTS AFFECTING LENDING

Superfunds and Superliens: Hazards in the Loan Officer's Environment
Donald J. Melvin ..... July '85
What If...There Were No SBA?
Thomas E. Bennett, Jr. ..... May '85
The Application and Effects of In-Substance Defeasance
R. Brian Calvert ..... Jan. '85

LENDING TO PARTICULAR INDUSTRIES

Lending to Health Clubs
Patricia Kilburg and Dev Strischek ..... Aug. '85
Lending to Broadcasters: A Market Approach
William L. Fleming ..... July '85
Lending to the Mobile Communications Industry
Thomas R. Copper ..... May '85
Lending to the Carpet Industry
Jane F. McNabb ..... Apr. '85
Lending to the Carbon Graphite Composite Industry
Kevin J. Lilly ..... Feb. '85
Lending to Churches
Kevin Mark Means ..... Dec. '84

LOAN DECISION MAKING

A Framework for Expert Systems in Bank Loan Management
Dennis P. Zocco ..... Feb. '85

LOAN DOCUMENTATION

The Documentation and Structure of Oil and Gas Loans
Phil G. Busey and W. Gary Simpson ..... Jan. '85

LOAN LOSS CONTROL

A Directory of Software Packages—Part 2: Loan Loss Control, Loan Pricing, and Profitability Analysis
(*Technology Update*) ..... May '85

LOAN LOSS RESERVES

Calculating the Loan Loss Reserve from a Watch List
Jerry Abner ..... Aug. '85

LOAN OFFICER COMPENSATION, TRAINING, AND DEVELOPMENT

Better Training: The Key to Better Banking
Lawrence A. Darby ..... Aug. '85
Incentive Compensation Plans for Commercial Lenders
R. David Simmons ..... July '85
Should the Roles of Account Officer and Calling Officer Be Combined? The Case for Dual and Separate Roles (*Bankers Debate*)
Owen M. Killian and Jasper W. Morgan, Jr. ..... May '85
Time Management: 20 Techniques for Commercial Lenders
Matthew R. Solomon ..... Jan. '85
Failures of My Lending Career
Stephen R. Salisbury ..... Oct. '84

LOAN PARTICIPATIONS

The Basics of Bank Loan Participations
Bernard A. Schlifke ..... Nov. '84

LOAN POLICY

A Framework for Expert Systems in Bank Loan Management
Dennis P. Zocco ..... Feb. '85

LOAN PORTFOLIO ANALYSIS AND MANAGEMENT

Defending the Loan Portfolio
Edgar M. Morsman, Jr. ..... Apr. '85
Managing Loan Portfolio Risk
Robert O. Blomquist ..... Dec. '84
A Method for Commercial Loan Portfolio Analysis
Cynthia Richers-Rowland ..... Nov. '84

LOAN PRICING

A Directory of Software Packages—Part 2: Loan Loss Control, Loan Pricing, and Profitability Analysis (*Technology Update*) . May '85

The Prime Rate Controversy: There Is Light at the End of the Tunnel
Gerald C. Fischer ..... Nov. '84

LOAN REVIEW

The Three Cs of Loan Review
David J. Ginzl ..... May '85

MANAGEMENT OF CREDIT

Management of Credit and the Behavioral Factor
P. Henry Mueller ..... Nov. '84

MOBILE COMMUNICATIONS INDUSTRY, LENDING TO THE

Lending to the Mobile Communications Industry
Thomas R. Copper ..... May '85

NEW LOAN BUSINESS OPPORTUNITIES

Fee Income: How Much Do Banks Rely on It? (*Opinion Survey*) July '85
The Application and Effects of In-Substance Defeasance
R. Brian Calvert ..... Jan. '85
Loan Sales: An Alternative to Funding
Peter C. Eisemann and George A. Budd ..... Sept. '84

PRIME RATE

The Prime Rate Controversy: There Is Light at the End of the Tunnel
Gerald C. Fischer ..... Nov. '84

PROBLEM LOANS, LOAN WORKOUTS, CHARGE-OFFS, AND RECOVERIES

The Role of a Company's Board of Directors in Troubled Credits
Harry E. Schauwecker ..... Aug. '85
The Inexperienced Restaurateur (*Spilled Milk*)
Joseph S. Hachey ..... June '85
The Case of the Accommodating Banker (*Spilled Milk*)
Anonymous ..... May '85
Sometimes Retentions Are Retained! (*Spilled Milk*)
Larry Upton ..... Apr. '85

Preventing Problem Loans Before They Happen: 25 Red Flags
Robert F. Benbow .... Apr. '85
Defending the Loan Portfolio
Edgar M. Morsman, Jr. .... Apr. '85
The Case of the Uncollectible Coin Collection (*Spilled Milk*)
Anonymous .... Mar. '85
A Lender's Guide to Business Workouts
Richard G. Smolev .... Feb. '85
What You See Is What You Get (*Spilled Milk*)
Anonymous .... Feb. '85
But You Gotta Know the Territory (*Spilled Milk*)
Anonymous .... Jan. '85
Not All Fun and Games at Videogalaxy (*Spilled Milk*)
Anonymous .... Dec. '84
Theft—One Cause of Problem Loans
Gary Brooks .... Dec. '84
Five Key Steps for a Successful Workout Program
Joseph R. Eyring .... Dec. '84
How to Deal with Problem Farm Loans
Freddie L. Barnard and J. H. Atkinson .... Nov. '84
An Outright Gift (with no hope for recovery) (*Spilled Milk*)
Anonymous .... Oct. '84
Failures of My Lending Career
Stephen R. Salisbury .... Oct. '84
An Ill-Fated Farm Loan (*Spilled Milk*)
Anonymous .... Sept. '84

PROFITABILITY ANALYSIS

A Directory of Software Packages—Part 2: Loan Loss Control, Loan Pricing, and Profitability Analysis
(*Technology Update*) .... May '85

REAL ESTATE FINANCING

Financing Tax-Advantaged Real Estate Investments
George R. Halvorsen .... Mar. '85

RELATIONSHIP AND TRANSACTION BANKING

Relationship Management—An Integrated Approach to Corporate Banking
John J. Allen, Jr. .... July '85

RISK RATING

An Agricultural Loan Rating System
Kathleen W. Alcott ..... Feb. '85

ROLE OF LOAN OFFICER

Relationship Management—An Integrated Approach to Corporate Banking
John J. Allen, Jr. ..... July '85
Should the Roles of Account Officer and Calling Officer Be Combined? The Case for Dual and Separate Roles (*Bankers Debate*)
Owen M. Killian and Jasper W. Morgan, Jr. ..... May '85

SMALL BUSINESS FINANCING

Using Microcomputers to Help Small Businesses (*Technology Update*)
David Duryee ..... Aug. '85
What If...There Were No SBA?
Thomas E. Bennett, Jr. ..... May '85
Helping Entrepreneurs Through SBA Lending by Community Banks
Thomas E. Bennett, Jr. ..... Oct. '84

TAX-EXEMPT FINANCING

Financing Tax-Advantaged Real Estate Investments
George R. Halvorsen ..... Mar. '85

TRADE FINANCE

Ways to Achieve Risk-Free Trade Finance
Gail H. Wilson ..... Mar. '85
A Banking Perspective on Coal-Related Export Trading Companies
Stephen D. Weaver ..... Sept. '84

UTILITIES, LENDING TO

The Role of Banks in the Future of the Electric Utility Industry (*Borrower's Viewpoint*)
Richard Braatz ..... Aug. '85